



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	Gavan et al.	
Serial No:	10/627,033	
Filing Date:	07/24/03	Group Art Unit: 2122
Title:	SYSTEM AND METHOD FOR DETECTING AND MANAGING FRAUD	Examiner: Wilbert Starks, Jr.

Commissioner for Patents
P.O Box 1450
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail addressed to Mail Stop: Response to Office Action, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on November 20, 2003.

Kathryn A. Watson
Kathryn A. Watson

PRELIMINARY AMENDMENT

Sir:

Prior to the initial examination of the above-captioned application, please enter the following Remarks and Amendments as follows.

Remarks begin on page 2 of this paper; and

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper;

01/28/2004 AIBRAHIM 00000015 132491 10627033

01 FC:1202 828.00 DA